

3	DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
	Declaration submitted with initial filing.  Declaration submitted after initial filing (surcharge required under 37 CFR 1.16 (e)).
	As a below named inventor, I hereby declare that:
	my residence, mailing address and citizenship are as stated below next to my name.
	I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:
	METHOD AND APPARATUS FOR IMPROVED INFORMATION TRANSACTIONS
	the specification of which
	is attached hereto OR
	was filed on (MM/DD/YYYY) 11/28/03 as United States Application No. or PCT International Application No. 10/724,521 and was amended on (MM/DD/YYYY)
	I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.
-	I acknowledge the duty to disclose information which is material to patentability as derfined in 37 CFR 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT international filing date of the continuation-in-part application.
	I hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or 365(b) of any foreign application(s) for patent or inventor's certificate, or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below, by checking the box, any foreign application for patent or inventor's certificate, or any PCT international application having a filing date before that of the application on which priority is claimed.
	PRIOR FOREIGN OR PCT INTERNATIONAL APPLICATION(S)
	Application Number(s) Country Foreign Filing Date MM/DD/YYYY YES NO

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under U.S.C. 1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

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And I hereby appoint IRELL & MANELLA LLP, 1800 Avenue of the Stars, Suite 900, Los Angeles, California 90067, telephone number (310) 277-1010 (direct all communications to Rachele Wittwer) and

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(all of the same address), and any and all attorneys associated therewith after this date, individually and collectively my attorneys to transact all business in the Patent and Trademark Office connected therewith and with the resulting patent.

	11/1				
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